



TEACHER GUIDE

- Assessment Rubric 5
- How Is Our Resource Organized? 6
- Bloom’s Taxonomy for Reading Comprehension 7
- Vocabulary 7



STUDENT HANDOUTS

Daily Marketplace Skills

- Value of Money and Budgeting 9
- Buying of Goods and Services 15
- Menu Math and Grocery Shopping Math 21
- Web Buying and Internet Fraud 27
- Calculating Sales Tax 33
- Forms of Payment 39
- Hands-on Activities 45
- Crossword 49
- Word Search 50
- Comprehension Quiz 51

Daily Social & Workplace Skills

- Daily Routines & Time Management 53
- Making Appointments & Filling Out Forms 59
- Friendships, Communication & Problem Solving 65
- Texting, Email & Telephone Manners 71
- Workplace & Volunteering Behaviors 77
- Social Media Behaviors & Cyber Bullying 83
- Hands-on Activities 89
- Crossword 93
- Word Search 94
- Comprehension Quiz 95



Daily Health & Hygiene Skills

- *Healthy Nutrition and Meal Planning* 97
- *Exercise and Fitness* 103
- *Personal Hygiene, Grooming and Dental Care* 109
- *Household Care: Cooking, Laundry and Cleaning* 115
- *Personal, Community and Travel Safety* 121
- *Prescription and Non-Prescription Drug Use* 127
- *Hands-on Activities* 133
- *Crossword* 137
- *Word Search* 138
- *Comprehension Quiz* 139



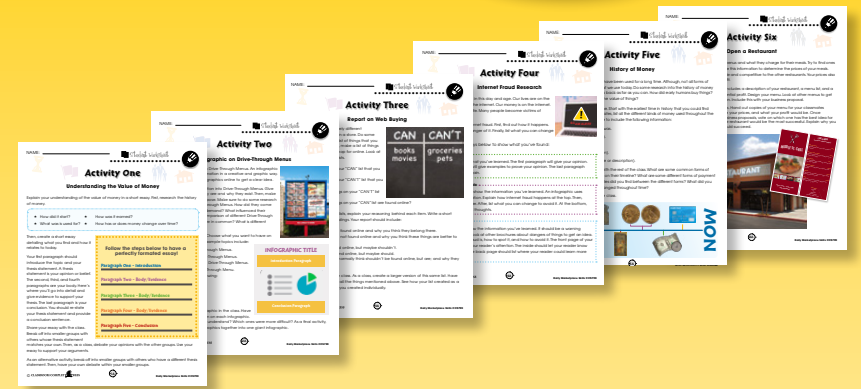
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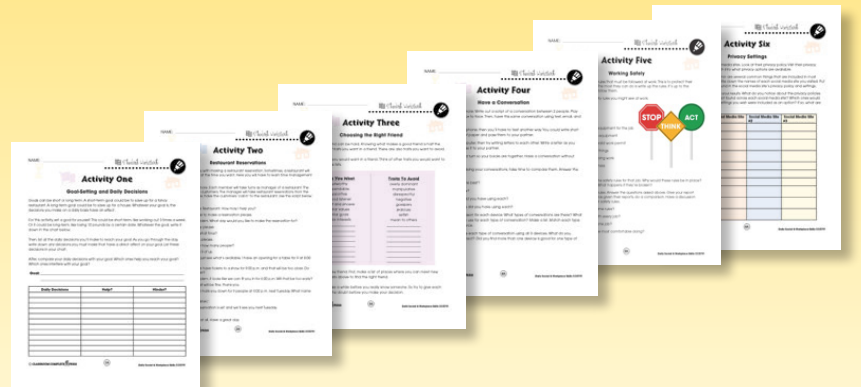
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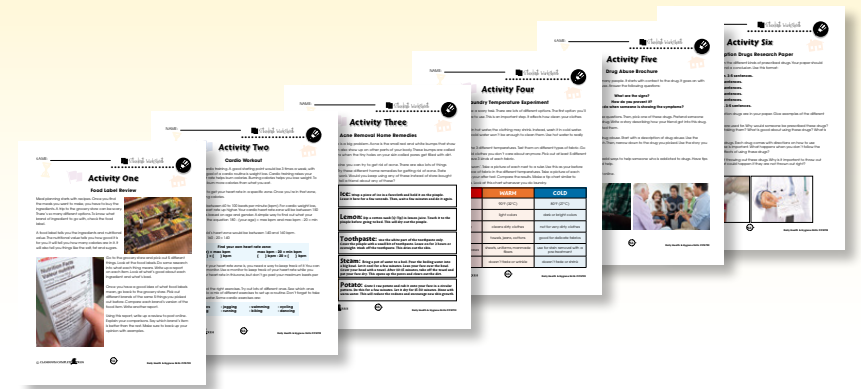
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Buying of Goods and Services

1. A mother buys Halloween costumes for next year. She buys them at full price one day before Halloween. All costumes go on sale for 50% off the day after Halloween. Was this a good idea?



2. Lucy goes to the hardware store. She buys the cheapest electric drill without looking at it. Was this a good idea?

3. A student looks at reviews online for a computer. He finds one with great reviews and a price within his budget. Was this a good idea?

4. Write each term beside its meaning.

informed shopper **comparison shopping** **impulse buying** **quality**

- _____ a) What happens when you buy something not on your list.
- _____ b) Someone who knows why they buy something.
- _____ c) When you look at the same thing from different places for the best deal.
- _____ d) How you would describe something as good or bad.



Buying of Goods and Services

An informed shopper knows to plan ahead. Make a list of the things you need to buy. Know how much money you can spend before you go out. Compare the prices of what you're looking for at lots of places. This is called comparison shopping.

Savings Tip
Plan your meals based on what's on sale.

Avoid impulse buying. This is when you buy something without thinking it over. Don't grocery shop on an empty stomach. You'll buy food without thinking first.

Look at the price and the quality. You have a good buy if the price is within your budget and the quality is worth the price.

Just because the price is good doesn't mean the quality is. Always look at the quality, then price.

Eli is comparing the prices of things in the following 2 flyers. Eli only wants to get the best deals. He knows he will have to visit both stores. Help Eli find the best deal for each item.

EMPIRE MARKET			MAC'S GROCERS		
Apples	Chicken Breast	Tomato Soup	Apples	Chicken Breast	Tomato Soup
12 for \$6.00	Pack of 2 for \$8.00	Only \$0.50	3 for \$1.00	Pack of 6 for \$12.00	Case of 6 for \$5.00

Price per...	Empire Market	Mac's Grocers
Apples		
Chicken Breast		
Tomato Soup		

- a) The best deal for apples is at _____.
- b) The best deal for chicken breast is at _____.
- c) The best deal for tomato soup is at _____.



Buying of Goods and Services

1. Circle the word **IMPULSE** if the situation is an example of Impulse Shopping. Circle the word **SMART** if it is an example of Smart Shopping.

- a) Lily goes grocery shopping hungry. She buys more food than what is on her list.
IMPULSE **SMART**
- b) James shops for clothes. He buys only what he needs. He stays under budget.
IMPULSE **SMART**
- c) Maria buys something she's been saving up for. It doesn't change her budget.
IMPULSE **SMART**
- d) Carter goes shopping and sees a good deal on a TV. He isn't sure it will fit in his budget.
IMPULSE **SMART**

2. Fill in each blank with the correct word from the reading.

An informed shopper knows how to _____ money. An informed shopper is _____ a

someone who makes good _____ choices. An informed shopper knows to _____ b

_____ ahead. Make a list of the things you need to buy. Know how much money _____ c

you can spend before you go out. _____ the prices of what you're looking for at _____ d

lots of places. This is called _____ shopping _____ e



Buying of Goods and Services

3. Jasmine has a budget of \$600 to paint her house. Below is a list of quotes for painting services. Based on the ratings and prices, which service should Jasmine go with?

One Coat Inc.	Mr. Paintworks	A&K	Hughes Painting	The Painting Co.
\$200	\$1,000	\$500	\$600	\$550
★	★★★★★	★★★★	★★	★★★
Yes No	Yes No	Yes No	Yes No	Yes No

Graphic Organizer

4. Use the graphic organizer on page 18 to help comparison shop.

In the first column, list the things you will want to buy. In the second to fourth columns, write down the stores you will use to compare. For each thing on your list, write down the cost from each store.

Use this graphic organizer to help plan your spending. Help stay under budget and get the most out of your money.

To help you compare prices, spend time in each store. Write down what things cost at each store. Keep an eye out on sales, coupons and flyers for each store. Know how much things cost at each store and when things are on sale. Use this graphic organizer to help you comparison shop.



Workplace & Volunteering Behaviors

Career Path Map

Ideal Career Path:

Step 1: Interests

Step 2: Education

Step 3: Steps

Step 4: Outcome



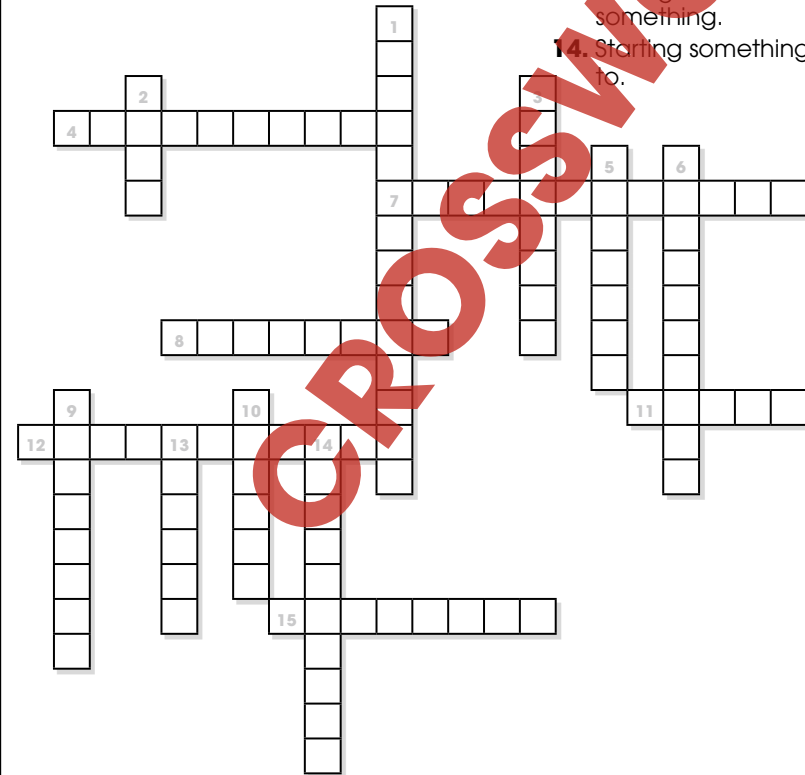
Crossword Puzzle!

Across

4. Rely and trust to do something.
7. A friend you don't know very well.
8. Things you do every day.
11. Things you want to reach in your life.
12. An appointment you make with a restaurant.
15. When people show up without an appointment.

Down

1. Not wasting time.
2. Junk mail.
3. How you act.
5. What you wear at work.
6. An exact copy of something.
9. When something applies to something else.
10. When someone breaks into your account.
13. Letting someone know about something.
14. Starting something without being told to.



Word List

- acquaintance
- behavior
- carbon copy
- dependable
- goals
- hacked
- initiative
- relevant
- report
- reservation
- routines
- spam
- time
- management
- uniform
- walk-ins



Comprehension Quiz

Part A

22

Circle TRUE if the statement is TRUE or FALSE if it is FALSE.

1. Your weight is a way to track how fit and healthy you are.
TRUE FALSE
2. How you look and smell sends a message to others.
TRUE FALSE
3. Steak and chicken are safe to eat raw.
TRUE FALSE
4. If you eat more calories than you can burn, you will lose weight.
TRUE FALSE
5. You can only get prescription drugs with a doctor's note.
TRUE FALSE
6. Dentists say to brush once a day and floss twice a day.
TRUE FALSE

Part B

2. Put a check mark (✓) next to the answer that is most correct.

a) When should you wash your hands?

- A After using the bathroom.
- B After being outside.
- C Before eating.
- D All of the above.

b) What is NOT a step to take when your boundaries are crossed?

- A Ignore them.
- B Voice your discomfort.
- C Get help.
- D Protect yourself.

SUBTOTAL: /8

Food Pyramid

Choose MyPlate.gov



Daily Routines & Time Management

1. **Circle** the word **TRUE** if the statement is TRUE or **Circle** the word **FALSE** if it is FALSE.

- a) Brushing your teeth is a daily routine.
TRUE FALSE
- b) Time management will not help you reach your goals.
TRUE FALSE
- c) Long-term goals can be reached quickly.
TRUE FALSE
- d) Being able to make good decisions will help you reach your goals.
TRUE FALSE

2. Put a check mark (✓) next to the answer that is most correct.

a) Which is an example of a long-term goal?

- A See a movie.
- B Go shopping.
- C Get a job.
- D Buy groceries.

b) What is the first step to making good decisions?

- A Pick the best way to reach your goal.
- B Make a goal.
- C Make a list of ways to reach your goal.
- D Make a pros and cons list.



1.

a) TRUE

b) FALSE

c) FALSE

d) TRUE

2.

a) C

b) B

56

1.

Answers will vary, but may include: name, current address, contact information, employer, income.

2.

Answers will vary, but may include: name of contact, contact information, relationship.

3.

59

Answers will vary.

60

3.

Relevant information: education, employment, skills, and references. These are relevant because she is filling out a job application form. When applying for a new job, you will always need to provide your education, what job experience you have, any skills that will help you, and references from people you've worked with.

1.

a) WALK-IN

b) WALK-IN

c) APPOINTMENT

d) WALK-IN

2.

a) appointment

b) new patient

c) Personal

d) Relevant

62



EASY MARKING ANSWER KEY



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STUDENT HANDOUTS

Practical Life Skills - Independent Living

- *A Place to Live* 9
- *Transportation & Travel* 15
- *Personal Safety* 21
- *Household Tasks* 27
- *Time Management* 33
- *Community Resources* 39
- *Hands-on Activities* 45
- *Crossword* 49
- *Word Search* 50
- *Comprehension Quiz* 51

Practical Life Skills - Managing Money

- *Living on a Budget* 53
- *Buying of Goods and Services* 59
- *Managing Credit* 65
- *Saving and Investing* 71
- *Contracts and Commitments* 77
- *Scams and Fraud* 83
- *Hands-on Activities* 89
- *Crossword* 93
- *Word Search* 94
- *Comprehension Quiz* 95



Practical Life Skills - Employment and Volunteering

- *Preparing a Resume* 97
- *Job Interview Basics* 103
- *Thriving on the Job* 109
- *Communicating with Peers & Supervisors* 115
- *Volunteering* 121
- *Employee Rights* 127
- *Hands-on Activities* 133
- *Crossword* 137
- *Word Search* 138
- *Comprehension Quiz* 139



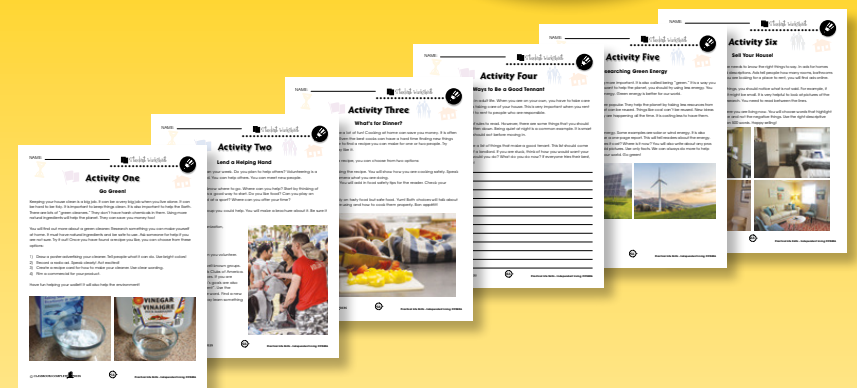
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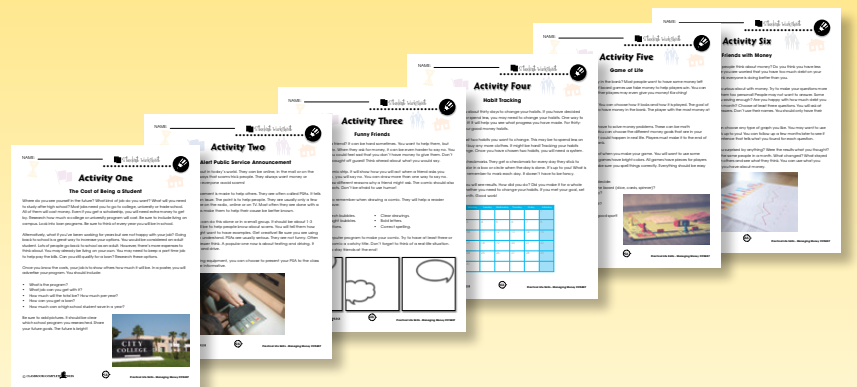
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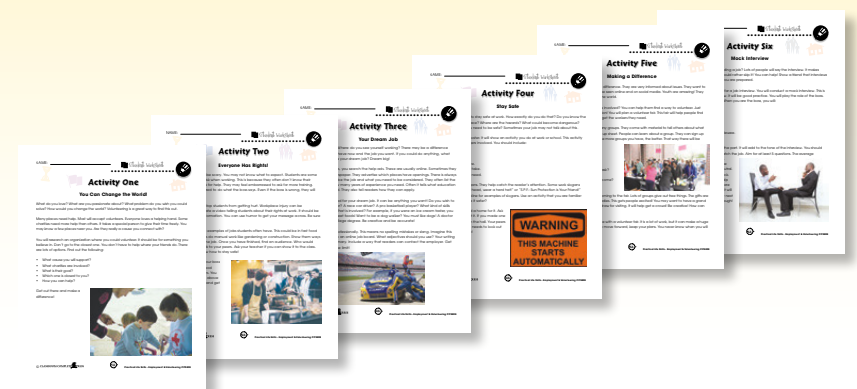
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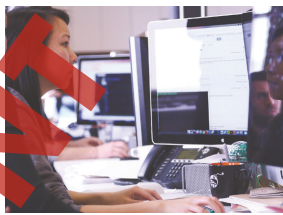
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Personal Safety

1. Valentina has a friend she met online. Her friend wants to have coffee at her house. Should Valentina invite her over to her house? What should she do instead?



2. Ren's phone has lost power. He cannot get to the bus schedule. He can't remember which bus to take home. He sees three people: a police officer, a musician, and a lady walking her dog. Which person would be best to help him?

3. With a straight line, match each word with its meaning on the right.

1	toxic	someone you don't know	A
2	alarm	letting someone know where you are	B
3	stranger	help when someone is hurt	C
4	check in	bad for your health	D
5	first aid	someone who comes in a tragedy	E
6	first responder	sounds when something is wrong	F
7	privacy	when you keep things to yourself	G



Community Resources

You may have an emergency. You need to know how to get help. You may need help fast. You may need to do more than call 911. You should know where important places are. Sometimes you will need to get help yourself. Do you know where the nearest hospital is? What about the police station? Not every problem is an emergency. Do you have a cold? Don't call 911. You shouldn't ignore a problem. Take action!

Safety Tip

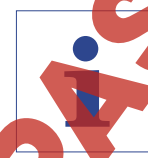
Look for these symbols to get help.



hospital



fire department



information



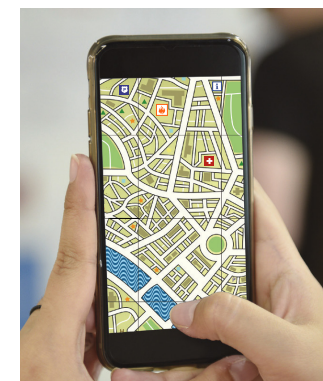
police station

Is there a problem at home? You must know who to call. Sometimes you can't fix it yourself. If you rent, call your landlord. They will fix something that is broken. For example, they will fix a leaky toilet. If you let a problem go on, it will get worse. Be proactive!

Abigail just moved to a new place. When she was moving, she lost her wallet. It could be anywhere. She didn't panic. Abigail went on her phone. She found a map of her city. She saw the symbol for a police station. That afternoon she went to the station and told them about her wallet. She filed a report. Easy!

1. Miguel's car was broken into. He must go to the police station to report it. What symbol should he look for on the map on his phone?

- A A red cross.
- B An orange fire.
- C A blue question mark.
- D A blue shield.



Living on a Budget

1. Answer the questions about getting the best price.

a) What is price-matching?

- A Paying more money for an item.
- B When a store sells something at the same price.
- C Buying used.
- D Using a coupon.

b) Where can you NOT find the sale prices?

- A Flyer.
- B TV commercial.
- C An app.
- D Video games.

2. Put the steps to make a budget in the correct order.

- _____ a) Subtract your fixed bills.
- _____ b) Put in how much you can spend on clothes.
- _____ c) Find your net income.
- _____ d) Input the amount to spend on groceries.
- _____ e) Find out how much you can save.



Saving and Investing

3. Li Wei wants to be a doctor. He knows school will cost a lot of money. He would also like a new computer because his will break soon. Lei Wei also wants to buy a condo in Florida when he is older. His plan is to start saving for the down payment needed for the condo. Is this a good idea? Which things should he save for first?

Graphic Organizer

4. Use the graphic organizer on page 76 to make a 5-year plan.

Planning for your future is exciting! It can also be stressful. If you worry about how you will pay for all the things you want to do, you may not do any of it. It may seem too hard. It is smart to start saving now. You will be able to enjoy your savings later. Having a five-year plan is a good way to sort your goals. It will outline what you want to achieve each year. They can be fun goals or work goals. Do you want to go to college? When do you want to buy a car? These are all examples of what you can put on your plan. Pick two of the goals to find more information on. Decide how much they will cost and how much you will need to save over five years. Chart your savings for each part of the year. You can also add other goals you have. Make it your own! The future is bright! Where will you go in the next five years?



Thriving on the Job

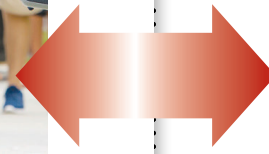
1. Answer the questions about being a good employee.

a) What is a great way to show interest in your job?

- A Ask about upgrading your skills.
- B Taking a quick lunch.
- C Being friends with your co-workers.

b) What is NOT a good trait of a mentor?

- A Patience
- B Hardworking
- C Anger



2. Answer the questions with either TRUE or FALSE.

- | | | |
|--------------------------------------|------|-------|
| a) A mentor will give you a raise. | TRUE | FALSE |
| b) You should always arrive on time. | TRUE | FALSE |
| c) Your co-workers are always right. | TRUE | FALSE |
| d) It's smart to do extra tasks. | TRUE | FALSE |
| e) You should never swear at work. | TRUE | FALSE |

1.

a) A

b) C

2.

a) FALSE

b) TRUE

c) FALSE

d) TRUE

e) TRUE

112

1.

Answers will vary, but may include: No, Carlos should not send his boss funny emails after work. Carlos should keep boundaries.

2.

Answers will vary, but may include: No, Ye-eun should not repeat what she heard. It's not a good idea to gossip.

3.

a) protocol

b) supervisor

c) communication

d) boundary

e) respect

115

1.

a) B

b) A

116

2.

a) FALSE

b) FALSE

c) TRUE

d) FALSE

117

3.

Answers will vary, but may include: You should ignore the person as best you can. Stay calm. Tell your boss if you can't solve it.

119



1.

Answers will vary, but may include:
1. A co-worker can help you out.
2. A co-worker will listen to you.
3. With a co-worker, time goes by quickly.

2.

a) C

b) A

118

EASY MARKING ANSWER KEY

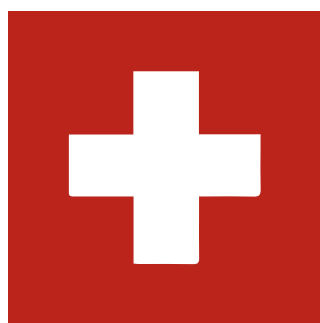


Community Resources

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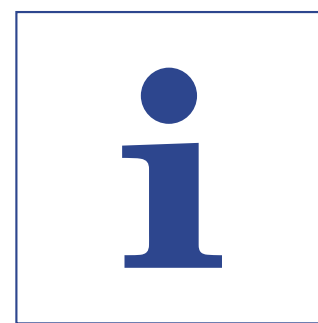
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hospital



fire department



information



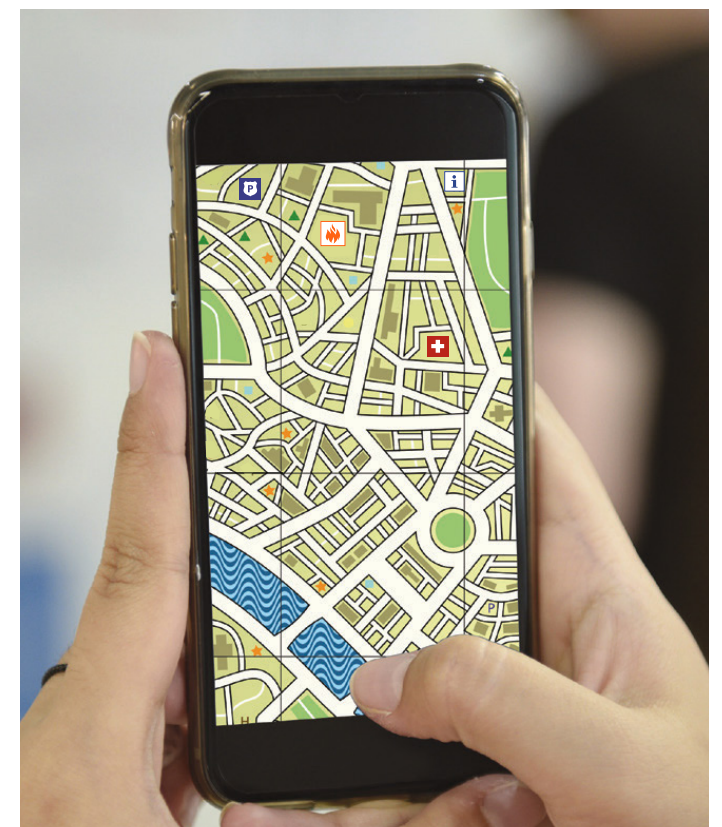
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- C A blue question mark.
- D A blue shield.



Resume

VIENNA HURST

123 MAIN STREET
123-456-7890
VIENNA@EMAIL.COM

OBJECTIVE

To seek the line cook position at Hometown Diner.

OVERVIEW

Food service worker with fast food, retail and customer service experience. Organized and hardworking with training in food safety and handling.

EDUCATION

Florida State High School

Graduated with honors

Food Service Worker 2 year course

The Culinary Institute

Food Safety & Handling Course

February

WORK EXPERIENCE

Belaire Burgers

Jan. - Aug.

Miles Pizza Palace

Sept. - June

SKILLS

- Proficient cook
- Customer service
- Detailed and organized
- Hardworking and reliable
- Communication and people skills
- Comfortable standing for long periods of time
- Friendly and outgoing
- Neat, clean and professional appearance

VOLUNTEER EXPERIENCE

Florida Soup Kitchen March - May



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• Assessment Rubric	5
• How Is Our Resource Organized?	6
• Bloom’s Taxonomy for Reading Comprehension	7
• Vocabulary	7



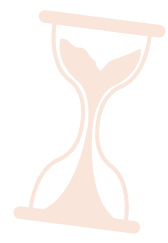
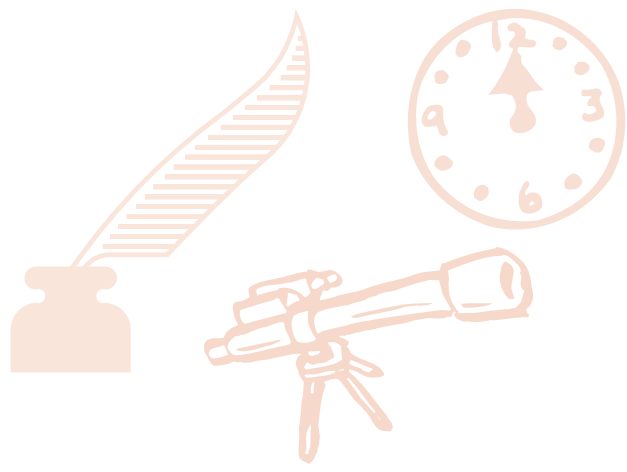
STUDENT HANDOUTS

Real World Life Skills - Social Skills

• <i>Etiquette</i>	9
• <i>Fostering Relationships</i>	15
• <i>Personal Development</i>	21
• <i>Self-Reliance</i>	27
• <i>Accountability</i>	33
• <i>Collaboration</i>	39
• Hands-on Activities	45
• Crossword	49
• Word Search	50
• Comprehension Quiz	51

Real World Life Skills - Self-Sustainability Skills

• <i>Coping with Life</i>	53
• <i>Stress Management</i>	59
• <i>Mental & Physical Health</i>	65
• <i>Healthy Relationships</i>	71
• <i>Cohabitation & Family Life</i>	77
• <i>Emergencies, Self-Defense & First Aid</i>	83
• Hands-on Activities	89
• Crossword	93
• Word Search	94
• Comprehension Quiz	95



Contents



Real World Life Skills - Financial Literacy Skills

- *Negotiation Skills* 97
- *Asset & Debt Management* 103
- *Home & Car* 109
- *Loans, Credit & Borrowing* 115
- *Taxation* 121
- *Global Economics* 127
- *Hands-on Activities* 133
- *Crossword* 137
- *Word Search* 138
- *Comprehension Quiz* 139



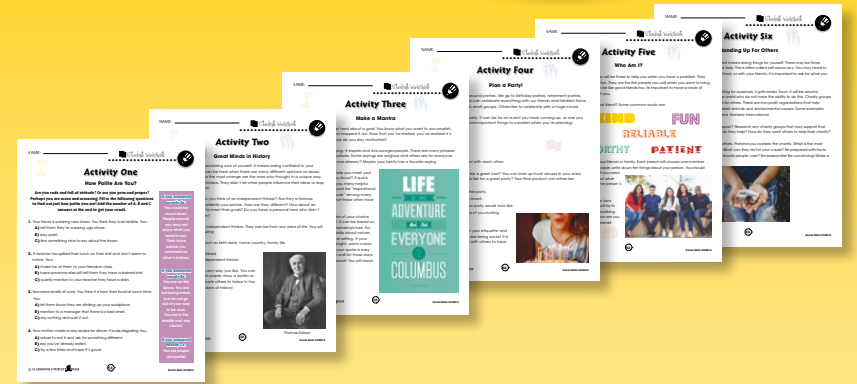
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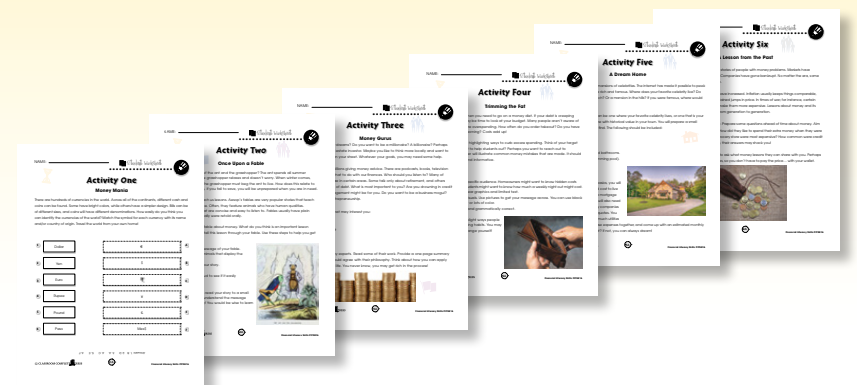
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Fostering Relationships

1. Gabriel has a friend he likes to go to the movies with. Most of the times, Gabriel often pays because he wants to treat his friend. Once, Gabriel told his friend he couldn't afford to pay for both tickets. His friend didn't want to go anymore. Do you think this is a good friend?



2. Maria is hard of hearing. She is having a hard time hearing her teacher during class. Should she bring her problem up with them?

3. Finish each sentence with a word from a list.

advocate flexible patience self-care considerate

- a) He has a lot of _____ for practicing the piano.
 b) _____ is important to feel good about yourself.
 c) You must _____ for your needs to get what you want.
 d) She is very _____ of other people at work.
 e) If you are _____ it makes it easier to try new things.



Accountability

How do you know when you've done something wrong? How easily can you tell if there's a mistake? Mistakes happen. Even if you have worked at the same job for many years, there is a chance you will mess up.

How to Know if You've Made a Mistake	
At Work	In a Relationship
Something isn't right with the cash register.	Talking to each other negatively.
Items out of place in the stockroom.	Getting annoyed easily.
An imbalance in the till.	Keeping feelings bottled up.

When a mistake happens, ask yourself if it was your fault. Were you to blame? If yes, then you must be **accountable** for it. A good employee admits when they are wrong. Others will trust you more. You will show others you care about your job. In a relationship, it may be harder to accept blame for a problem. It takes observation and care to realize you may have done something wrong. You are only responsible for your own actions. You can't control how another person will react to something, or what they will say. If you aren't getting along with someone, you should look at what you **contribute** to the relationship.

As important as it is to accept responsibility in a relationship or at work, be sure you are at fault. Don't take the blame for a friend or a coworker. Be honest with yourself and others. Politely take the blame when it is your fault and you will have easier relationships.

Read the scenarios below. What is the best answer to show you're accountable?

- a) A coworker notices you forgot to lock the cash register. What should you do?
- A Apologize and write a memo to yourself so you remember the next time.
 B Deny that you forgot to lock it.
 C Insist they were the one who was supposed to lock it.
- b) Your girlfriend says you never put the milk back in the fridge. You aren't sure you believe her. The next morning, you catch yourself leaving it on the counter. How can you fix the problem?
- A Do nothing and hope she doesn't notice again.
 B Apologize and remember to put it away.
 C Stop drinking milk.

Stress Management

1. Which of the following are stress reduction techniques? Answer True or False.

- | | | |
|--------------------------------|------|-------|
| a) Going for a jog. | TRUE | FALSE |
| b) Eating a pint of ice cream. | TRUE | FALSE |
| c) Yelling at your friends. | TRUE | FALSE |
| d) Meditating. | TRUE | FALSE |
| e) Smoking cigarettes. | TRUE | FALSE |
| f) Reading a book. | TRUE | FALSE |

2. Which of the following strategies will help you meet the deadline on time?

- a) Dividing the task into smaller pieces.
 b) Waiting until the last minute to start.
 c) Asking your friend to do it for you.
 d) Forgetting when the due date is.



Healthy Relationships

3. Daniel has just started dating someone. They are having a great time going out to eat, seeing movies, and other outings. Daniel isn't dating anyone else and his girlfriend has said the same. After a few weeks, Daniel's friends see his girlfriend with someone else on a date. Should Daniel assume it's a date? What should he do to show that he is trusting?

Graphic Organizer

4. Use the graphic organizer on page 76 to identify your perfect partner's inner and outer traits.

What's your idea of a perfect date? Dinner by candlelight? The movies? A hike in the woods? You may know where you want to take a special someone, but who would that special someone be? What qualities are you looking for in a partner? While some people may focus on appearance, it is important to also look for inner qualities. You may prefer someone tall, but are they kind? How important are things like family, faith or friends to them? These are some of the things to consider before starting a romantic relationship.

On the person model graphic organizer, you will fill in all of the traits you desire in a partner. On the left side of the person, you will write down any physical attributes. On the right side, you will highlight inner qualities. These could include: honesty, nice, loyal, to name a few. It's okay to be a hopeless romantic!



Mental & Physical Health

Mental Health Tracker

Mood Chart

Happy = Anxious = Sad = Angry = Other =

1	2	3	4	5	6
7	8	9	10	11	12
13	14	15	16	17	18
19	20	21	22	23	24
25	26	27	28	29	30



Crossword Puzzle!

Across

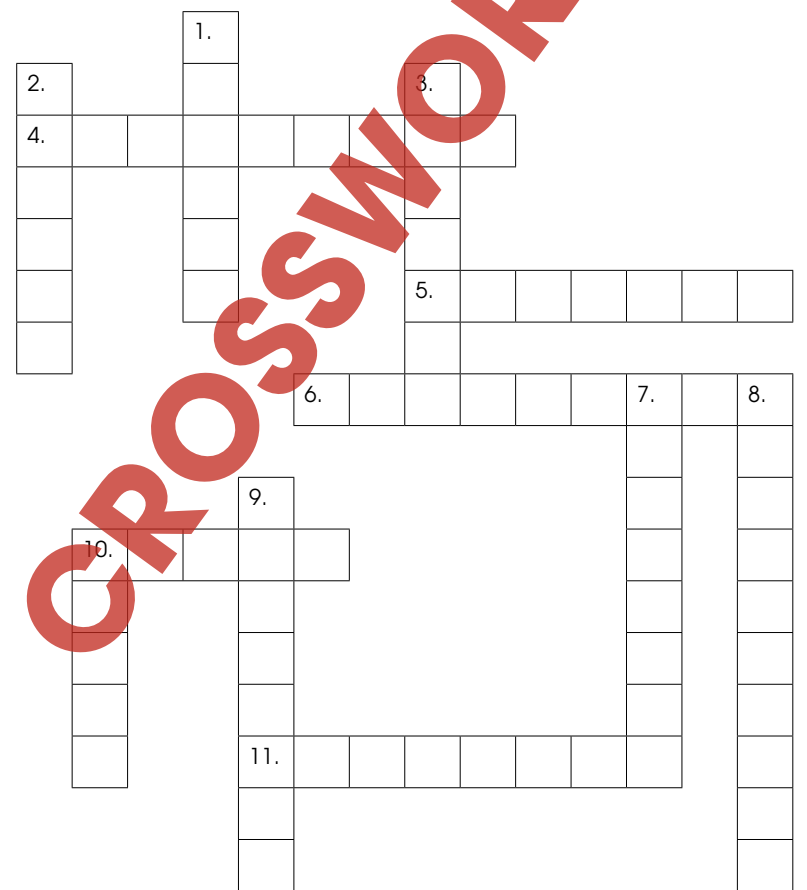
- Likely to happen in life.
- This may prevent you from meeting your goals.
- Wanting to do something strongly.
- Something you do repeatedly.
- Views on a topic.

Down

- To be courteous, respectful.
- An increase in size.
- Your way of thinking.
- Actions that cause others to do something.
- To convince someone not to do something.
- For the duration of your life.
- An activity to do in your spare time.

Word List

discourage
growth
habit
hobby
lifelong
mindset
motivated
opinions
polite
realistic
setback
triggers



Comprehension Quiz

Part C

Answer each question in full sentences.

- Why is taking responsibility for your actions important?

- What can you do to make a difficult conversation easier?

- If you are irresponsible with money, what could happen?

- How can you show responsibility at work?

Money Across the Globe

Country	Currency Abbreviation	Currency Symbol
US dollar	USD	\$
Canadian Dollar	CAD	\$ C\$
United Kingdom	GBP	£
European Union	EUR	€
Japanese Yen	JPY	¥
Indian Rupee	INR	₹
Australia	AUD	A\$ AU\$
Mexican Peso	MXN	Mex\$
Chinese Yuan	CNY	¥



Coping with Life



1. Which of the following are **POSITIVE** reactions to a setback? Check all that apply.

- a) Trying again as soon as possible.
- b) Deciding to quit the team.
- c) Asking for helpful tips if you've been rejected.
- d) Never talking about your failure again.
- e) Refuse to speak to a coach who didn't pick you.
- f) Accept an alternative offer that is a little different from what you wanted.



2. Are the following examples of something beyond your control? Select "yes" or "no".

- | | | |
|--------------------------------------|------------|-----------|
| a) A pet passing away. | YES | NO |
| b) Falling to study for a test. | YES | NO |
| c) Sleeping in too late for work. | YES | NO |
| d) A hurricane wrecking your car. | YES | NO |
| e) A teacher leaving the school. | YES | NO |
| f) Procrastinating on an assignment. | YES | NO |

1.
 a) Trying again as soon as possible.
 c) Asking for helpful tips if you've been rejected.
 f) Accept an alternative offer that is a little different from what you wanted.

1.
 No, Yosef's eating habits is not a healthy way to deal with stress.

2.
 No, it is not a good plan to leave writing a very important essay to the last minute.

3.

1.
 a) TRUE
 b) FALSE
 c) FALSE
 d) TRUE
 e) FALSE
 f) TRUE

2.
 a) 5
 b) 2
 c) 1
 d) 3
 e) 4

2.
 a) Dividing the task into smaller pieces.

2.
 a) YES
 b) NO
 c) NO
 d) YES
 e) YES
 f) NO

3.
 a) endorphins
 b) pressure
 c) dreading
 d) ease
 e) distraction

Answers will vary, but may include: Don't talk to his ex-girlfriend. Go out with friends to distract himself. Eat healthy and get some exercise. Ask a friend and have some company.

Answers will vary, but may include: Aiden could ask for a raise to match his extra tasks and help with the bills. He could book time off and find ways to relax after work.

56

59

60

61

62

63

EZY

NAME: _____



Accountability

How do you know when you've done something wrong? How easily can you tell if there's a mistake? Mistakes happen. Even if you have worked at the same job for many years, there is a chance you will mess up.

How to Know if You've Made a Mistake	
At Work	In a Relationship
Something isn't right with the cash register.	Talking to each other negatively.
Items out of place in the stockroom.	Getting annoyed easily.
An imbalance in the till.	Keeping feelings bottled up.

When a mistake happens, ask yourself if it was your fault. Were you to blame? If yes, then you must be **accountable** for it. A good employee admits when they are wrong. Others will trust you more. You will show others you care about your job. In a relationship, it may be harder to accept blame for a problem. It takes observation and care to realize you may have done something wrong. You are only responsible for your own actions. You can't control how another person will react to something, or what they will say. If you aren't getting along with someone, you should look at what you **contribute** to the relationship.

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Indian Rupee 	INR	₹
Australia 	AUD	A\$ AU\$
Mexican Peso 	MXN	Mex\$
Chinese Yuan 	CNY	¥